



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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Attorneys for Secured Creditor
MidFirst Bank

Order Filed on November 22, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-10442 ABA

Adv. No.:

Hearing Date: 11/19/2024 @ 10:00 a.m.

Judge: Andrew B. Altenburg Jr.

**ORDER CURING POST-PETITIION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: November 22, 2024



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Richard A Daniels aka Richard A Daniels, II aka Richard Anthony Daniels, II

Case No: 22-10442 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 648 Andrea Road, Runnemede, NJ, 08078, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew B. Finberg Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 7, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2024 through November 2024 for a total post-petition default of \$11,424.71 (10 @ \$1,256.92 less \$1,144.49 suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$6,000.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,424.71 will be paid by Debtor remitting \$904.12 per month for five months and \$904.11 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on December 2024 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2024, directly to Secured Creditor's servicer, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

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Debtor: Richard A Daniels aka Richard A Daniels, II aka Richard Anthony Daniels, II

Case No: 22-10442 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION
OF DEFAULT

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of
Default is hereby resolved.

In re:
Richard A Daniels
Debtor

Case No. 22-10442-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Nov 22, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db	+ Richard A Daniels, 648 Andrea Road, Runnemede, NJ 08078-1211

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Kevin C. Fayette	on behalf of Debtor Richard A Daniels kfayette@kevinfayette.com

District/off: 0312-1

User: admin

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Date Recd: Nov 22, 2024

Form ID: pdf903

Total Noticed: 1

Kimberly A. Wilson

on behalf of Creditor JPMORGAN CHASE BANK N.A. kimwilson@raslg.com

Kimberly A. Wilson

on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper kimwilson@raslg.com

Roger Fay

on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com

Sindi Mncina

on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11